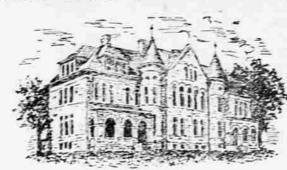
#### Virginia Union University.



MAGNIFICENT BUILDINGS OF GRANITE. New Equipment, Fine Library, Electric Light, Steam Heat. Commanding Location on Border of Richmond.

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Unequalled advantages for pursuing literary along with theological studies. Training in manners, habits and character receive special attention.

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We want lady or gentlemen Agents in every town in the United States. You can earn big money if you will work for us even in your spare time. Write to us to-day. This may be the chance of your life. This offer is open to ladies or gentlemen-white or colored.



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For Dyspepsia, Diarrhoea, Dysentery, Cramps or Pains, Colic and Cholera Morbus, Cholera Infantum, Sick Headache, And all Stomach Complaints.

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Oh, Ladies! Stop almost white. Mulatto or light skin persons can bleach the skin entirely white bottle is all that is required to complete the treatment, and the use does not have to be kept up. My Imperial Whitener cannot fail. It is harmless in every respect and I will pay \$100 to any one proving to the contrary. The effect is seen at once. By the use of improved machinery I have managed to make it at a price within the reach of all I have been selling it at \$5.00 a bottle. Recently I reduced it to \$2.00, but now, to introduce it at once I will send a bottle prepaid, to any one who will send me 50c Remember I guarantee every bottle, and I will send back the money if you are not satisfied in every way. Don't delay, but send 50c at once to RILAS GATHRIGHT.

THE GREAT BOOK IS ABOUT READY.

You Get a Copy of it and See it for Yourself for 25 Cents.

Mr. Editor please gave me space in your paper to notify the people that the book I have written will be ready for shipping to those who have sent for them now in about 5 or 10 days and I ask every person who has sent for the book to be ready for to take prompt action, for the book is calculated to employ oves one hundred (100,000) thousand wide-awake men and wemen who are to help to gather under the leadership of 3,675 high standard leaders, a cash backing of (\$100,000,000) one hundred millions of dollars for the good of the Negro race of America. I alse notify all men that no plan can be

offered to the Negro race that will ans er for the purpose or equal the plan I am now about to send out in this book, and they who get the book will have a private advantage over all other men and women of the Negro race, which will be worth a fortune to them who accept it, for it will give them power to become the first with the leaders in a plan by which a complete fortune and victory for the race is to be gained by them, and as the book only cest 25 cen's, it seems to me that all sensible people ought to be glad to send and get a copy of it at once, at 712 N. 2nd street, Richmond, Va. in order that all may have equal showing in getting in the lead I am,

Jussus J. Evans, Author.

THE GRAND FOUNTAIN.

# United Order of

## ->True Reformers.

ORGANIZED January 1, 1881. Offices 604, 606 and 608 N. 2nd St., - - Richmond, Va.

The Strongest Financial Organisation the Negro Has Produced in This Country. Bead and learn for yourself what it has done and how to become a member.

SUBORDINATE FOUNTAINS.

Subordinate Fountains are composed of males and females, sound in health and mind. and of good moral character.

Conventions.—When joining the Order through Conventions, persons are taken in from
14 to 50 years of age; when joining the Fountain by application persons are taken from 14 to 60 years of age complete.

Joining or Benefit Fees.—From 14 to 50 years of age, \$4.60; at 50, \$5.10; at 55, \$5.60; at 60, \$6.60

Death Benefits. \$75 and \$125. Should death occur within the first year, \$75; after the first year, \$125 will be paid to the heirs, assigns or legal representatives.

Sick Benefits. From \$6 to \$9 per month, paid weekly.

Monthly Dues are 35 or 50 central month. Taxes are 80 cents annually, hald semi-annually, January and July. The art monthly dues secure the highest weekly sick benefits.

benefits.

Life Membership -Ten shares of Bank Stock, costing each member \$5 a share, make said member a life member. After paying dues and owning the stock one year, we fruits of the stock will pay the member's dees, and leave a handsome little balance age year. Just calculate—monthly dues, 50 cents per month, and taxes 80 cents per year, amount to \$6.80, and a dividend on ten shares of stock at 20 per cent on the dollar, or \$1 per share, amounts to \$10 annually, which will pay the member's dues, \$6.80, and leave a balance of \$3.20. Should the dues be 35 cents per mosth, and \$0 cents taxes per year, the monthly dues and taxes will amount to \$5 per year. The dividend of \$10 would pay the monthly dues and taxes, and leave a balance of \$5.

Additional Berefits of Life Membership.—Should adverse circumstances befall a member, said member may take his ten shares of stock and Fountain policy, and secare a loan from \$1 to \$88, which will enable said member to tide over the misfortune, pay up the loan, redeem his policy and stock, and go on his way rejoicing.

2. ROSEBUD FOUNTAIN (For the Children.)



Rosebud Fountains are composed for children, male and fe male, from 3 to 14 years of age.

Joining or Benefit Fees, \$1.50; paid spot cash or by instal-

Death Benefits -\$24.50 and \$37.00. Should death occur within the first year, \$24.50; after the first year \$37 will be paid

within the first year, \$24.50; after the first year \$37 will be paid to the parents or guardians.

Sick Benefits.—From \$1.50 to \$4.00 per month paid weekly; 50 cents, 75 cents and \$1 per week, respectively. The highest monthly dues purchase the highest weekly sick benefits.

Monthly Dues and Taxes.—The monthly dues are 10 cents, 15 cents, or 25 cents, respectively, just as the Fountain may decide. Taxes, 10 cents annually, just as the Fountain may and July. The child is allowed to purchase five shares of Bank Stock, which makes his policy self-supporting, with a balance each year.

3. THE REGALLA.

This Department furnishes all Regalia that is worn by the members of the Order. For style and prives write for price list.

4 CLASSES.

B and B (lasses admit a membership, male and female, and secure life and death B Class Polle 2s are as follows:

#### CLASS B TABLE.

			Ages.	Joining Fee.	Value of Certificate.	Annual Dues.	Paid Quarterly.
14	to	25	years	<b>8</b> 2 50	\$200 00	\$4 75	\$1 20
25	to	85	years	2 75	200 00	4 75	1 29
35	to	45	years	8 00	200 00	5 70	1 48
45	to	50	years	8 25	140 00	6 65	1 88
50	to	55	years	8 25	115 00	6 65	1 66
55	to	60	years	8 50	90 00	7 69	1 90
<b>6</b> 0	to	65	years	R 50	65 00	7 60	1 90

E Class Policies are as follows CLASS E TABLE.

55 years (Complete).....

1							
1			Ages.	Joining Fee.	Walue of Certificate.	Annual Dues.	Paid Quarterly.
1	14 to	25	years	<b>\$5</b> 00	\$500 00	89 50	82 40
11.3	20 LB	Œ	years	5 25	500 00	9 50	
11.	oo to	40	Jears	B 50	500 00	10.40	2000
11.5	er co	DU	years	5 75	450 00	11 40	2 35
11	60 to	55	years	5 75	400 00	11 40	2 35

11 00

he ages are reckoned from the last birthday. Remember that the applicant is benefited as soon as his policy is issued.

The annual dues of either of the above named Classes may be divided into quarterly payments of three months each, payable the 1st of January, April, July, and October.

The balance of annual dues remaining to the credit of each member after paying exenses will go to the purchase of Bank Stock for said member.

If dues are paid annually in advance, the member gets 5 per cent drawback in cash, and his full proportion of annual dues. By the latter mode of payment each member is made his own collector, thereby making the membership independent of the agent, and elf-supporting, and the member receiving the percentage that would be paid to the agent

You will readily see that the memoers of either one of these classes are only required to meet once or four times a year, while the Fountains and Rosebuds meet twice a month. Life nefits.—The members of B Class are allowed to purchase 15 shares of Bank Stor at two shares for each year of their membership. The stock yields a dividend of per cent, or one dollar per share. Should misfortune befall them on their pathway of life, they may take their stock certificates and policies, and accurage a learn after a given , they may take their stock certificates and policies, and secure a loan after a given period of time.

Members of Class E can purchase 25 shares of Bank Stock, and two shares for each year of their membership; likewise, they may take their policies and certificates of Bank Stock, and secure a loan after a given period of time. You will readily see that the membership, in either one of these Classes, like the Fountains and the Rosebuds, benefits the member in health, as well as his family in death. member in health, as well as his family in death.

15. THE TRUE REFORMERS' BANK.



The Savings Bank of the G. F. U. O. T. R. was chartered March.
1888. Its capital stock is \$100,000. It commenced business April 5,
1889. The amount of business to March 1, 1898, is \$8.458,160. The
stock of this bank is sold to the membership of the Fountains, Rosebuds, B and E classes, and pays a dividend of 20 per cent on the dol
lar. Persons can deposit their moneys on time or demand. The bank
pays 4 per cent interest on all time deposits. Moneys on demand are
held subject to the orders of the depositors. Deposits are received
from 16 cents and upwards. Special attention is given to the collection of notes and drafts.
In 1898 this was the only bank in Richmond which continued to pay enrency to its
depositors during the financial stringency, while the other banks were using scrip.

depositers during the financial stringency, while the other banks were using scrip.

6. REAL ESTATE OF THE U. O. T R.

This Department manages and controls the property of the organization. It grew out of the necessity of having offices and buildings in which to carry on the business of the organization, and to furnish halls for the Subordinate Ledges. Buildings now owned, 12: farms, 8; dwellings, 2; hotels, 1; with a fee simple value of \$104,000. Buildings leased, 18

7. THE REFORMER, the Organ of the Order.

The Reformer is the Beacon-Light, the Head-Light, the General Messenger and the General Agent of the Brotherhood. It is a live race journal, with a circulation of 6.666. It is the medium of the Order, and its columns teem with all its doings and achievements. Send for sample copies. It is published weekly to The Reference Printing 676ce. Elektronic, Va., having a first-class job copariment, and makes a specialty of high-slass well.